

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Alver Coon
Elizabeth Karen Coon
Debtors

Case No. 24-03246-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 31, 2025

User: AutoDocke
Form ID: pdf002

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Alver Coon, Elizabeth Karen Coon, 335 Hollowbrook Drive, Carlisle, PA 17013-8847
5676138	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17121-0946
5676141	+ KEYSTONE POOLS INC, 301 E LOUTHER STREET, CARLISLE, PA 17013-2530
5676144	+ MYEYEDR, ATTN PATIENT BILLING, PO BOX 801696, KANSAS CITY, MO 64180-1696
5676148	SELECT PORTFOLIO SERVICING INC, PO BOX 65777, SALT LAKE CITY UT 84165-0777
5676149	+ SUNDANCE VACATIONS, 264 Highland Park Blvd., Wilkes Barre, PA 18702-6711

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5676135	Email/Text: g17768@att.com	Jan 31 2025 18:40:00	AT&T - BANKRUPTCY, 6000 LAS COLINAS BLVD, IRVING, TX 75039-4216
5676137	Email/Text: ra-li-ucts-bankhbg@state.pa.us	Jan 31 2025 18:40:00	COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
5676139	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 31 2025 18:40:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5676136	Email/Text: info@pamd13trustee.com	Jan 31 2025 18:40:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5676140	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 31 2025 18:51:59	JPMCB CARD AMAZON, PO BOX 15369, WILMINGTON, DE 19850
5681182	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 31 2025 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5676142	+ Email/Text: Unger@Members1st.org	Jan 31 2025 18:40:00	MEMBERS 1ST FCU, BK NOTICES ATTN CHAIRMAN CEO, PO BOX 8893, CAMP HILL, PA 17001-8893
5676143	+ Email/Text: compliance@merid.com	Jan 31 2025 18:40:00	MERIDIAN FINANCIAL SVCS, 1636 HENDERSON RD STE 135, ASHEVILLE, NC 28803-3057
5676145	Email/Text: Bankruptcy.Notices@pnc.com	Jan 31 2025 18:40:00	PNC BANK NA, BK NOTICES, PO BOX 94982, CLEVELAND, OH 44101-0570
5676146	+ Email/Text: bankruptcynotices@psecu.com	Jan 31 2025 18:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5676998	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 31 2025 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5676147	Email/Text: nsm_bk_notices@mrcooper.com	Jan 31 2025 18:40:00	RUSHMORE LOAN MANAGEMENT SERVICES, CUSTOMER SERVICE DEPARTMENT, PO BOX 55004, IRVINE, CA

			92619-5004
5676150	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 31 2025 18:52:30	SYNCHRONY BANK HQ LOWES, ATTN: LEGAL COUNSEL, 777 LONG RIDGE ROAD, STAMFORD, CT 06902-1247
5676151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 31 2025 18:51:58	SYNCHRONY BANK HQ SAMS, ATTN: LEGAL COUNSEL, 777 LONG RIDGE ROAD, STAMFORD, CT 06902-1247
5676152	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 31 2025 18:40:00	VERIZON WIRELESS, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
5683935	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 31 2025 18:40:00	Wilmington Savings Fund Society, et al., c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Towd Point HE Trust 2021-HE1 U.S. Bank National Association as Indenture Trustee blemon@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor Wilmington Savings Fund Society FSB, et al. dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Richard Alver Coon DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Dorothy L Mott	on behalf of Debtor 2 Elizabeth Karen Coon DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

LOCAL BANKRUPTCY FORM 3015-1

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: : **CHAPTER 13**
RICHARD ALVER COON :
fdba Dick Coon Real Estate Services; fdba : **CASE NO. 1:24-bk-03246**
D&K Rentals; fdba Coon Rentals :
ELIZABETH KAREN COON : ☒ ORIGINAL PLAN
fdba Coon & Company :
Debtors : ☐ AMENDED PLAN (indicate 1ST, 2ND,
: 3RD, etc.)
:
: ☐ 0 Number of Motions to Avoid Liens
:
: ☐ 0 Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> 0 Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> 0 Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$24,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment	Total Payment Over Plan Tier
01/2025	12/2029	\$400.00	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
				Total Payments	\$24,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☒ Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ from the sale of property known and designated as _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS

A. Pre-Confirmation Distributions. *Check one.*

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced. \

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
RUSHMORE LOAN MANAGEMENT SERVICES	335 Hollowbrook Dr, Carlisle, PA	
SELECT PORTFOLIO SERVICING INC	335 Hollowbrook Dr, Carlisle, PA	9295

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence).

Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
RUSHMORE LOAN MANAGEMENT SERVICES	335 Hollowbrook Dr, Carlisle, PA	Per allowed proof of claim \$33,779.00 estimated	Per allowed proof of claim -- Debtors are seeking a loan modification	Per allowed proof of claim
SELECT PORTFOLIO SERVICING INC	335 Hollowbrook Dr, Carlisle, PA	Per allowed proof of claim \$4,142.00 estimated	Per allowed proof of claim -- Debtors are seeking a loan modification	Per allowed proof of claim

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
SUNDANCE VACATIONS	Sundance Vacation club

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$5,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R.

2016-2(c); or

b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
NONE	

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. All remaining allowed unsecured claims shall receive a **pro-rata distribution of any funds remaining after payment of the other classes.**

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

☐ plan confirmation.

☐ entry of discharge.

☒ closing of case:

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.
Level 4: Secured claims, pro rata.
Level 5: Priority claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: General unsecured claims.
Level 8: Untimely filed unsecured claims to which the debtor has not objected.

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.) NONE

/s/ Dorothy L. Mott, /s/ Kara K. Gendron

Dorothy L. Mott, Kara K. Gendron
Attorneys for Debtor(s)

/s/ Richard Alver Coon
Debtor

/s/ Elizabeth Karen Coon
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9